

In re:  
Francis A. Maguire  
Carolyn R. Maguire  
Debtors

Case No. 19-13116-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 15, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Francis A. Maguire, Carolyn R. Maguire, 117 Holly Drive, Hatboro, PA 19040-1516
14360116	+ Stephanie Martinez, 109 Butternut Drive, Hatboro, PA 19040-1530
14352045	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 16 2024 00:32:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 16 2024 04:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 16 2024 00:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14360987	EDI: GMACFS.COM	Mar 16 2024 04:32:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14346004	Email/PDF: bncnotices@becket-lee.com	Mar 16 2024 00:45:17	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14351784	+ EDI: BANKAMER2	Mar 16 2024 04:32:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14357895	EDI: CRFRSTNA.COM	Mar 16 2024 04:32:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
14332023	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 16 2024 00:32:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
14330830	EDI: DISCOVER	Mar 16 2024 04:32:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14356621	+ Email/Text: bankruptcy@fultonbank.com	Mar 16 2024 00:32:00	FULTON BANK, N.A., Special Assets 5th Floor, One Penn Square, Lancaster, PA 17602-2853
14338756	+ Email/Text: bankruptcy@greenskycredit.com	Mar 16 2024 00:32:00	Greensky, LLC, 1797 Northeast Expressway Suite 100, Atlanta, GA 30329-2451
14353822	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Mar 16 2024 00:32:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14324252	+ EDI: IRS.COM	Mar 16 2024 04:32:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14336946	+ Email/Text: RASEBN@raslg.com		

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		Mar 16 2024 00:32:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14357841	Email/PDF: resurgentbknotifications@resurgent.com		
		Mar 16 2024 00:45:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14810850	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Mar 16 2024 00:32:00	Lakeview Loan Servicing, LLC, c/o Nationstar Mortgage LLC, ATTN: Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9096
14360974	EDI: PRA.COM		
		Mar 16 2024 04:32:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14356472	EDI: Q3G.COM		
		Mar 16 2024 04:32:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14359621	Email/PDF: resurgentbknotifications@resurgent.com		
		Mar 16 2024 00:45:24	SoFi Lending Corp, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
14342105	+ Email/Text: bankruptcy@bbandt.com		
		Mar 16 2024 00:32:00	SunTrust Bank, Attn: Support Services, PO Box 85092, Richmond, VA 23285-5092
14341432	Email/Text: electronicbkydocs@nelnet.net		
		Mar 16 2024 00:32:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14466827	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14468334	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14470080	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2024 at the address(es) listed below:

Name	Email Address
CHRISTOPHER A. DENARDO	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC logsecf@logs.com

District/off: 0313-2

User: admin

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CHRISTOPHER A. DENARDO

on behalf of Creditor LAKEVIEW LOAN SERVICING C/O FLAGSTAR BANK F.S.B. logsecf@logs.com

DAVID M. OFFEN

on behalf of Debtor Francis A. Maguire dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

DAVID M. OFFEN

on behalf of Joint Debtor Carolyn R. Maguire dmo160west@gmail.com  
davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

JEROME B. BLANK

on behalf of Creditor Fulton Bank N.A. jblank@pincuslaw.com, mmorris@pincuslaw.com

KERI P EBECK

on behalf of Creditor Harley-Davidson Credit Corp. kebeck@bernsteinlaw.com  
btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com

KEVIN G. MCDONALD

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com

MARIO J. HANYON

on behalf of Creditor Fulton Bank N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com

MARK A. CRONIN

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com

POLLY A. LANGDON

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com

ROGER FAY

on behalf of Creditor Lakeview Loan Servicing LLC rfay@alaw.net, bkecf@milsteadlaw.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

Scott F Waterman

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com

THOMAS SONG

on behalf of Creditor LAKEVIEW LOAN SERVICING C/O FLAGSTAR BANK F.S.B. tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor Santander Consumer USA Inc., d/b/a Chrysler Capital wcraig@egalawfirm.com,  
mortoncraigeef@gmail.com

WILLIAM EDWARD CRAIG

on behalf of Creditor SunTrust Bank wcraig@egalawfirm.com mortoncraigeef@gmail.com

TOTAL: 17

**Information to identify the case:**

Debtor 1	<u>Francis A. Maguire</u>	Social Security number or ITIN	xxx-xx-2981
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Carolyn R. Maguire</u>	Social Security number or ITIN	xxx-xx-4638
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-13116-amc			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Francis A. Maguire

Carolyn R. Maguire

3/14/24

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**